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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/578,312	05/25/2000	Jay Paul Drummond	D-1077+16	5731

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EXAMINER

CHARLES, DEBRA F

ART UNIT	PAPER NUMBER
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3628

DATE MAILED: 06/17/2003

Please find below and/or attached an Office communication concerning this application or proceeding.

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Office Action Summary	Application No.	Applicant(s)	
	09/578,312	DRUMMOND ET AL.	
	Examiner	Art Unit	
	Debra F. Charles	3628	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --
Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM
 THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1) Responsive to communication(s) filed on 08 April 2003.

2a) This action is FINAL. 2b) This action is non-final.

3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4) Claim(s) 1-45 is/are pending in the application.

4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5) Claim(s) _____ is/are allowed.

6) Claim(s) 1-45 is/are rejected.

7) Claim(s) _____ is/are objected to.

8) Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9) The specification is objected to by the Examiner.

10) The drawing(s) filed on _____ is/are: a) accepted or b) objected to by the Examiner.
 Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

11) The proposed drawing correction filed on _____ is: a) approved b) disapproved by the Examiner.
 If approved, corrected drawings are required in reply to this Office action.

12) The oath or declaration is objected to by the Examiner.

Priority under 35 U.S.C. §§ 119 and 120

13) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

a) All b) Some * c) None of:
 1. Certified copies of the priority documents have been received.
 2. Certified copies of the priority documents have been received in Application No. _____.
 3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

14) Acknowledgment is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application).
 a) The translation of the foreign language provisional application has been received.

15) Acknowledgment is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.

Attachment(s)

1) Notice of References Cited (PTO-892) 4) Interview Summary (PTO-413) Paper No(s). _____.
 2) Notice of Draftsperson's Patent Drawing Review (PTO-948) 5) Notice of Informal Patent Application (PTO-152)
 3) Information Disclosure Statement(s) (PTO-1449) Paper No(s) _____. 6) Other:

DETAILED ACTION

Response to Amendment

1. Claim 12 has been amended. Claims 20-45 have been added.

Response to Arguments

2. Applicant's arguments with respect to claims 1-19 have been considered but are moot in view of the new ground(s) of rejection.

Claim Rejections - 35 USC § 103

3. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

4. Claims 1,2,3,4,5,11,12,13,17,19, 20, 21,22,23,24,25,26,27,28,29 and 30 are rejected under 35 U.S.C. 103(a) as being unpatentable over Jheeta (5619558) and Sigona et al. (5694150).

Re claims 1,4, 11,12,17,19,20,21,22, 25,26 and 27: Jheeta disclose an apparatus and a method comprising: an automated banking machine including a computer and at least one transaction function device in operative connection with the computer(Abstract) and wherein the transaction function devices include a cash dispenser(col. 2, lines 35-48).

Jheeta does not explicitly disclose(s) a plurality of browsers operating in the computer, wherein the computer is operative to cause the transaction function device to operate responsive to instructions in at least one document or multiple documents processed by

at least one or a plurality of the browsers. And at least one document includes an HTML document.

However, in col. 5, lines 50-67, col. 6, lines 45-65 thereof, Sigona et al. disclose(s) multiple browsers open to accept input and one HTML document able to process user input. Thus, it would have been within the level of ordinary skill in the art to modify the method of Jheeta by adopting the teachings of Sigona to obtain the benefit of using multiple browser windows to process transactions.

Re claims 2,13 and 23: Jheeta disclose wherein documents processed produce outputs delivered simultaneously through the output device(Fig. 1, items 14d,18 and 34).

Re claims 3 and 24: Jheeta disclose wherein the output device includes a display(Fig. 1, item 14a).

Jheeta does not explicitly disclose(s) wherein each of the two browsers outputs on separate portions of the display. However, in Figs. 1,2, 3,4,8, col. 5, lines 50-col. 6, lines 15 thereof, Sigona et al. disclose(s) outputs via the browsers on the display screen. Thus, it would have been within the level of ordinary skill in the art to modify the method of Jheeta by adopting the teachings of Sigona et al. to obtain the benefit of user output through multiple browser windows.

Re claims 5, 28, 29, 30: Jheeta disclose wherein the automated banking machine includes a card reader in operative connection with the computer, wherein the computer is operative to include card data read by the card reader in a transaction data object, and wherein instructions are operative to access the card data from the transaction data object(col. 2, lines 20-50). And the computer is further operative to cause the cash dispenser to dispense cash responsive to the accessed card data(col. 2, lines 35-48).

5. Claims 6, 7, 8, 9,10,31, and 32 are rejected under 35 U.S.C. 103(a) as being unpatentable over Jheeta and Sigona et al. as applied to claims 1 and 22 above, and further in view of Murphy, Jr. et al. (6049820) and Bertram et al. (6049812).

Jheeta disclose a network, wherein the computer of the automated banking machine is in operative connection with the network(col. 2, lines 20-50, Fig. 1);

Jheeta does not explicitly disclose(s) a plurality of servers in operative connection with the network, wherein a first server is operative to deliver first documents and a second server is operative to deliver second documents and wherein at least one of the first and second browsers is operative to cause a visible output through the display device. However, in col. 7, lines 5-60 thereof, Murphy, Jr. et al. disclose(s) HTTP servers that deliver HTML documents throughout the network. Further, in col. 8, lines 1-10, thereof,

Art Unit: 3628

Bertram et al. disclose visible output through the display device. Thus, it would have been within the level of ordinary skill in the art to modify the method of Jheeta and Sigona et al. by adopting the teachings of Murphy, Jr. et al. to obtain the benefit of a network with various servers attached to obtain HTML documents from various other servers and show the HTML documents as visible output.

None of Jheeta and Sigona et al. explicitly disclose wherein at least one of the browsers is operative to produce a non-visible output, wherein the non-visible output is operative to cause the computer to control operation of at least one transaction function device in the banking machine. And at least one of the first documents includes at least one show instruction, and wherein the computer is operative responsive to the show instruction to cause a further visible output responsive to the second browser to be output through the display device. And at least one of the first documents includes at least one size instruction, and wherein the computer is operative responsive to the size instruction to size the further visible output. However, as shown by Bertram et al. (Figs. 1A2, 1B1, 1B2, col. 7, lines 20-35, col. 8, lines 1-12, col. 9, lines 1-15) these characteristics are old and well-known in the computer arts.

Thus, it would have been within the level of ordinary skill in the art to modify the method of Jheeta and Sigona et al. et al. by adopting the teachings of Bertram et al. and Murphy, Jr. to obtain browser input/output, visible/non-visible and resizing flexibility to speed financial transactions.

6. Claims 14 and 15 are rejected under 35 U.S.C. 103(a) as being unpatentable over Jheeta, and Sigona et al. as applied to claim 12 above, and further in view of Bertram et al.

None of Jheeta and Sigona et al. explicitly disclose wherein at least one of the browsers is operative to produce a non-visible output, wherein the non-visible output is operative to cause the computer to control operation of at least one transaction function device in the banking machine. And at least one of the first documents includes at least one show instruction, and wherein the computer is operative responsive to the show instruction to cause a further visible output responsive to the second browser to be output through the display device. And at least one of the first documents includes at least one size instruction, and wherein the computer is operative responsive to the size instruction to size the further visible output. However, as shown by Bertram et al. (Figs. 1A2, 1B1, 1B2, col. 7, lines 20-35, col. 8, lines 1-12, col. 9, lines 1-15) these characteristics are old and well-known in the computer arts.

Thus, it would have been within the level of ordinary skill in the art to modify the method of Jheeta and Sigona et al. by adopting the teachings of Bertram et al. to obtain browser input/output, visible/non-visible and resizing flexibility to speed financial transactions.

7. Claims 16 and 18 rejected under 35 U.S.C. 103(a) as being unpatentable over Jheeta and Sigona et al. as applied to claims 12 and 13 above, and further in view of Bertram et al.

None of Jheeta and Sigona et al. explicitly disclose (c) a size of at least one output from a browser is determined responsive to other outputs. And in step (a) at least five browsers are operated in the machine, and wherein in step (c) outputs corresponding to documents processed by each of the five browsers are delivered through the display device. However, in col. 7, lines 1-25, 55-67, col. 8, lines 1-10, thereof, Bertram et al. disclose(s) multiple, concurrently active URLs and user selection panel for entering label or title that generates a browser in response to user input. Thus, it would have been within the level of ordinary skill in the art to modify the method of Jheeta and Sigona et al. by adopting the teachings of Bertram et al. to obtain multiple browser functionality to speed transactions.

8. Claim 33 is rejected under 35 U.S.C. 103(a) as being unpatentable over Grant et al. (4660168) and Mark Leon, "TP-monitor vendors spin Web features", InfoWorld, July 1, 1996(hereinafter Leon).

Grant et al. disclose an automated banking machine including a computer, a plurality of transaction function devices in operative connection with the computer, at least one display device in operative connection with the computer, wherein the transaction function devices include a cash dispenser, wherein the computer is operative to cause at least one of the transaction function devices to operate responsive to instructions(Abstract, col. 1, line 10-col. 2, line 25).

Grant et al. does not explicitly disclose(s) at least one instance of at least one browser operating in the computer and in at least one document processed by the at least one instance of the at least one browser, and wherein at least one document processed by the at least one instance of the at least one browser produces an output delivered through the at least one display device.

However, in pages 37-38 thereof, Leon disclose(s) updated Top end client code that makes automated teller machines web-enabled so that browsers with their usual functionality operate the ATM machine and present a browser interface to the user. Thus, it would have been within the level of ordinary skill in the art to modify the method

of Grant et al. by adopting the teachings of Leon to obtain the benefit of web-enabled ATM machine display interface to speed ATM transactions.

9. Claims 34,35, 36, 37,38,39, 40, 41, 42, 43, 44 and 45 are rejected under 35 U.S.C. 103(a) as being unpatentable over Grant et al. and Leon as applied to claim 33 above, and further in view of LaStrange et al. (5784058).

None of Grant et al. and Leon disclose at least two instances of the at least one browser running simultaneously in the computer. And a) simultaneously operating a plurality of instances of at least one browser, b) operating a transaction function responsive to at least one document processed by at least one of the instances of the at least one browser, c) at least one document processed by at least one of the instances of the at least one browser. And accessing the data stored in the transaction data object with at least two instances of the at least one browser responsive to instructions in documents processed by the at least two instances of the at least one browser;

the at least one document includes a show instruction, and prior to step (c) further comprising the step of reading the show instruction with a first instance of the at least one browser, and wherein in step (c) an output responsive to a second instance of the at least one browser is delivered responsive to reading the show instruction with the first instance of the at least one browser;

the step of reading the size instruction with a first instance of the at least one browser, wherein in step (c) an output responsive to a second instance of the at least one browser is produced having a magnitude responsive to the size instruction.

However, in Abstract, Figs. 2-6B col. 1, line 40-col. 2, line 25, col. 4, lines 35-50, col. 5, lines 10-25 thereof, LaStrange et al. disclose(s) multiple browsers and HTML documents on the display screen that are responsive to user input; and the size and show features which are inherent in browser technology. Thus, it would have been within the level of ordinary skill in the art to modify the method of Grant et al. and Leon by adopting the teachings of LaStrange et al. to obtain the benefit of web-enabled ATM machine display interface to speed ATM transactions.

10. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Debra F. Charles whose telephone number is (703) 305-4718. The examiner can normally be reached on 9-5 Monday thru Friday.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Hyung Sough can be reached on (703) 308-0505. The fax phone numbers

Art Unit: 3628

for the organization where this application or proceeding is assigned are (703) 305-7687 for regular communications and (703) 305-7687 for After Final communications.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is (703) 308-1113.

Debra F. Charles
Examiner
Art Unit 3628

dfc
June 13, 2003



HYUNG SOUGH
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